

In re:  
Debra Benekin  
Stephen Morgan  
Debtors

Case No. 24-12148-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 27, 2024

User: admin  
Form ID: 318

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Debra Benekin, Stephen Morgan, 944 E Johnson St C307, Philadelphia, PA 19138-3227
14900059	Temple University Health System, Inc., 3509 N Broad St, Philadelphia, PA 19140-4105
14900060	Thomas Jefferson University Hospitals Inc., Attn: Patient Billing, 833 Chestnut St Ste 115, Philadelphia, PA 19107-4401

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Sep 28 2024 03:59:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Sep 28 2024 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 28 2024 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 28 2024 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14900019	Email/Text: bncnotifications@pheaa.org	Sep 28 2024 00:15:00	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14900020	+ Email/Text: bankruptcy@brinkshome.com	Sep 28 2024 00:15:00	Brinks Home Security, Attn: Bankruptcy 1990 Wittington Pl, Dallas, TX 75234-1904
14900021	EDI: CAPITALONE.COM	Sep 28 2024 03:59:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14900022	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Ccb/solution, Po Box 182120, Columbus, OH 43218-2120
14900023	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenity Bank/Arizona Mail Order, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900024	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900025	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenity Bank/Bedford Fair, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900026	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenity Bank/Blair, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900027	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenity Bank/Jessica London, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

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14900028	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenity Bank/Kingsize, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900029	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenity Bank/Roaman's, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900030	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenity Capital, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900031	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenity Capital Bank/HSN, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900032	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenity/Alphaeon Visa, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900033	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenity/Burlington, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900035	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenitybank/Onetop, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900034	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenitybank/onestop, ATTN: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14900036	+ EDI: WFNNB.COM	Sep 28 2024 03:59:00	Comenitycb/solutions, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14900037	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 28 2024 00:37:54	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
14900038	EDI: DISCOVER	Sep 28 2024 03:59:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14900042	EDI: CITICORP	Sep 28 2024 03:59:00	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14900039	+ EDI: AMINFOFP.COM	Sep 28 2024 03:59:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14900040	+ EDI: CBS7AVE	Sep 28 2024 03:59:00	Ginnys/Swiss Colony Inc, Attn: Credit Department, PO Box 2825, Monroe, WI 53566-8025
14900041	EDI: IRS.COM	Sep 28 2024 03:59:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14900043	+ Email/Text: Mercury@ebn.phinsolutions.com	Sep 28 2024 00:14:00	Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
14900044	+ EDI: CBS7AVE	Sep 28 2024 03:59:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
14900045	+ EDI: CBS7AVE	Sep 28 2024 03:59:00	Monroe & Main, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
14900046	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 28 2024 00:15:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14900047	Email/Text: fesbank@attorneygeneral.gov	Sep 28 2024 00:15:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14900048	EDI: PENNDEPTREV	Sep 28 2024 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14900048	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 28 2024 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14900049	^ MEBN	Sep 28 2024 00:00:41	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14900050	+ EDI: CBS7AVE	Sep 28 2024 03:59:00	Seventh Ave, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364

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14900051	+ EDI: CBS7AVE	Sep 28 2024 03:59:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy 1112 7th Ave, Monroe, WI 53566-1364
14900052	EDI: SYNC	Sep 28 2024 03:59:00	Syncb/belk Dual Card, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14900053	EDI: SYNC	Sep 28 2024 03:59:00	Syncb/ebay, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900054	EDI: SYNC	Sep 28 2024 03:59:00	Syncb/zulily, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900055	+ EDI: SYNC	Sep 28 2024 03:59:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900056	EDI: SYNC	Sep 28 2024 03:59:00	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900057	+ EDI: SYNC	Sep 28 2024 03:59:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900058	EDI: SYNC	Sep 28 2024 03:59:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14900061	Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 28 2024 00:15:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14900062	^ MEBN	Sep 28 2024 00:00:23	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14900063	+ EDI: WFFC2	Sep 28 2024 03:59:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2024 at the address(es) listed below:

Name	Email Address
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com

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MICHAEL A. CIBIK

on behalf of Debtor Debra Benekin help@cibiklaw.com  
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHAEL A. CIBIK

on behalf of Joint Debtor Stephen Morgan help@cibiklaw.com  
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Debra Benekin</u>	Social Security number or ITIN	xxx-xx-7014
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Stephen Morgan</u>	Social Security number or ITIN	xxx-xx-7144
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-12148-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Debra Benekin

Stephen Morgan

9/26/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**